

About Portfolio

The Passive Growth Portfolio aims to deliver returns through a combination of income and capital growth, with a strong emphasis on long-term capital appreciation. The portfolio adopts a balanced investment approach, investing in a mix of open-ended funds and ETFs, comprising significant exposure to equities alongside fixed income. While balanced, the strategy has a strong bias towards equities.

Who is the portfolio targeted at?

This portfolio is ideal for investors seeking a low-cost, liquid investment solution focused on traditional asset classes, namely fixed income and equities. With an 80% allocation to equities, the portfolio is designed for investors with the risk tolerance and capacity for loss to handle the risks associated with this level of equity exposure. It is best suited to those seeking long-term returns through substantial exposure to equity markets, complemented by a modest allocation to fixed income. This model is tailored for return-focused investors prioritising capital growth, with the understanding that exposure to equities can result in significant fluctuations in capital values.

Key Information

Inception Date

02/01/2019

Recommended Investment Time Horizon

5 years

Rebalancing Frequency

Minimum semi-annual rebalancing

Comparator Benchmark

IA Mixed Investment 40-85% Shares

Charges

Binary Capital MPS Charge 0.05%

Underlying OCF 0.11%

Total Costs 0.15%

Risk Targets

Equity Risk Range

65 - 95%

Typical Equity Allocation

80%

Defaqto

6

Portfolio Manager(s)

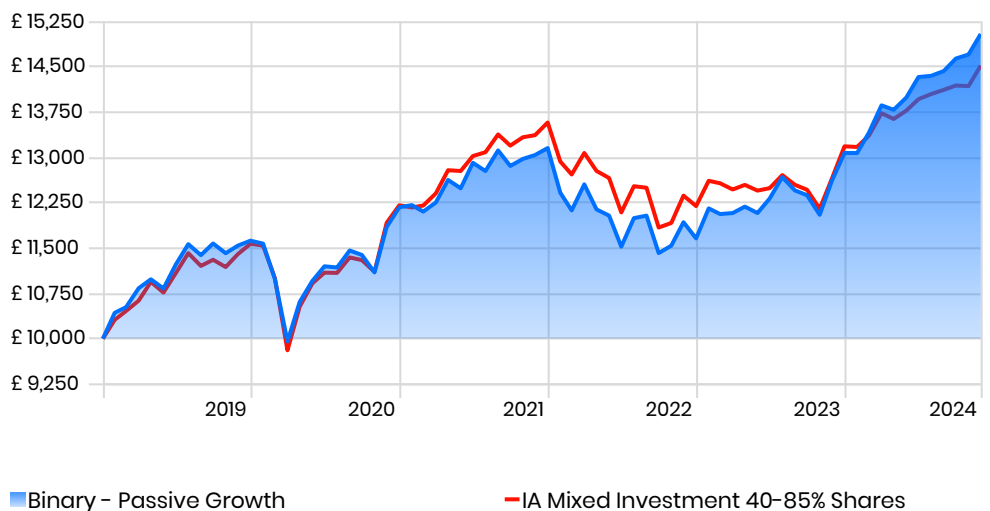


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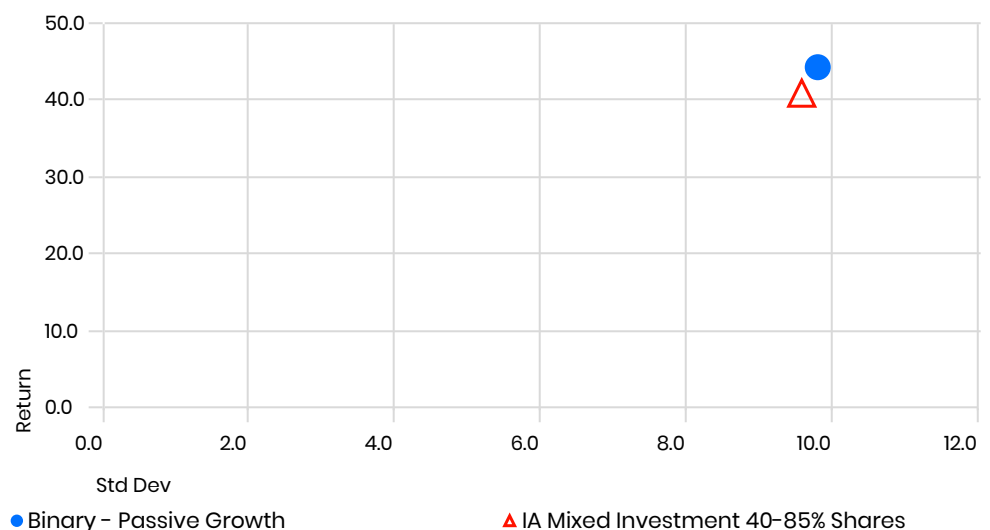
Growth of £10,000 Since Inception - Net of Fees



Discrete Performance - Net of Fees

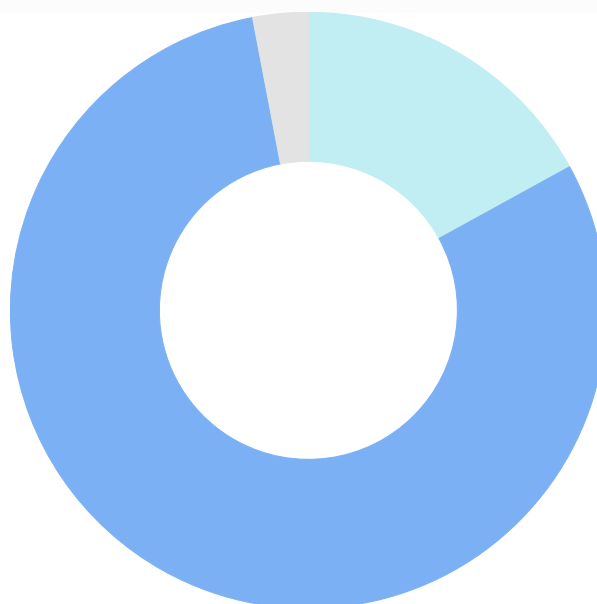
| | YTD | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 2023 | 2022 | 2021 | 2020 | 2019 |
|-----------------------------------|------|---------|----------|----------|--------|---------|---------|------|-------|------|------|------|
| Binary - Passive Growth | 15.1 | 2.3 | 4.2 | 7.5 | 19.2 | 15.4 | 30.3 | 12.1 | -11.4 | 8.0 | 4.8 | 11.4 |
| IA Mixed Investment 40-85% Shares | 10.1 | 2.4 | 2.8 | 5.4 | 14.8 | 8.6 | 27.4 | 8.1 | -10.2 | 11.2 | 5.5 | 12.2 |

Risk-Reward Since Inception



Asset Allocation

| | % |
|----------------------------------|--------------|
| ● Sterling Fixed Income | 13.0 |
| ● US Fixed Income | 4.0 |
| ● US Equity Large Cap Blend | 41.0 |
| ● UK Equity Large Cap | 15.0 |
| ● Europe Equity Large Cap | 9.0 |
| ● Global Emerging Markets Equity | 7.0 |
| ● Asia ex- Japan Equity | 3.5 |
| ● Greater China Equity | 4.5 |
| ● Cash | 3.0 |
| Total | 100.0 |



Portfolio Holdings

| | Global Category | Portfolio Weighting % |
|--|--------------------------------|-----------------------|
| Equity | — | 80.00 |
| iShares Pacific ex Jpn Eq Idx (UK) D Acc | Asia ex- Japan Equity | 3.50 |
| Franklin FTSE China UCITS ETF | Greater China Equity | 4.50 |
| Vanguard Em Mkts Stk Idx £ Acc | Global Emerging Markets Equity | 7.00 |
| Vanguard FTSE Dev €pe ex-UK Eq Idx £ Acc | Europe Equity Large Cap | 9.00 |
| Vanguard FTSE 100 Idx Unit Tr £ Acc | UK Equity Large Cap | 15.00 |
| Fidelity Index US P Acc | US Equity Large Cap Blend | 21.50 |
| Fidelity Index US P GBP Acc H | US Equity Large Cap Blend | 19.50 |
| Fixed Income | — | 17.00 |
| L&G Short Dated £ Corporate Bd Idx I Acc | Sterling Fixed Income | 9.00 |
| iShares Corporate Bond Index (UK) D Acc | Sterling Fixed Income | 4.00 |
| Vanguard U.S. Invsm Grd Crdt Idx £ HAcc | US Fixed Income | 4.00 |

Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

The returns shown may not be the same as the returns of an investor's actual account. This is due to various factors, including the investment date of the investor and differences across platforms. The returns are calculated through Morningstar Direct, and are provided for illustrative purposes only, and should not be viewed as the performance of an actual account. All performance is shown net of the holdings' management fees and expenses and includes Binary Capital's annual management charge; however, it does not include the advisor fees or the platform fees. Therefore, the actual performance experienced will be lower once these charges have been taken into account. The information in this document is not intended to influence you in making any investment decisions and should not be considered as advice or a recommendation to invest. Any information provided may not be suitable for all investors. The model portfolio service is offered by Binary Capital Limited, which is authorised and regulated by the UK Financial Conduct Authority (FCA ref: 507900) to provide services to professional clients and is the entity providing the discretionary management services.